

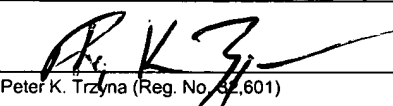
I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to Box: Fee Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

PATENT

Paper No.

File: Carr-P2-00

Date: October 21, 2004

Signed: 
Peter K. Trzyna (Reg. No. 62,601)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : Philip Carragher, and Steven Earl Webster

Serial No. : 09/669,196

Filed : September 25, 2000

For : SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING

Group Art Unit : 3624

Examiner : Wasylchak, Steven R.

Honorable Commissioner of Patents
and Trademarks
Washington, D.C. 20231

AMENDMENT AND RESPONSE

S I R :

In response to the Office Action mailed 21 April 2004 in the above-referenced patent application, please enter the following amendment and reconsider the application in view of the amendment and the remarks set forth below. It is believed that the Amendment places the case in condition for allowance and that no new matter has been added.